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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TENNESSEE WESTERN DIVISION

In re: Josephine C. Eggerson, Case No. 20-20842-E

Debtor Chapter 13

TRUSTEE'S OBJECTION TO ATTORNEY FEES

Comes now Sylvia Ford Brown, the Chapter 13 Trustee assigned to this case, who would show unto the Court the following for which relief of this Honorable Court is sought:

- 1. That the instant Chapter 13 bankruptcy case was filed January 31, 2020;
- 2. That a Notice of Postpetition Mortgage Fees, Expenses and Charges (dkt. 21) has been filed in this case by Home Point Financial Corporation, a mortgage creditor (hereinafter, "mortgage creditor"), which includes attorney fees which may not have been approved by the Court;
- 3. That your Trustee has reason to believe the attorney fees sought are excessive and therefore unreasonable and therefore requests a hearing to determine the amount of the fees which the mortgage creditor may add to the debtor's account and subsequently recover;
- 4. That an employee of the mortgage creditor familiar with the books and records be required to appear with the books and records in hand to testify as to the reasonableness of the attorney fees and whether the note contains language that would allow collection of attorney fees in this particular case;
- 5. That all mortgage creditor attorneys seeking approval of attorney fees in the case appear and testify as to the reasonableness of the fees being sought:

WHEREFORE, YOUR TRUSTEE PRAYS:

1. That this matter be set for hearing;

2. That an employee of the mortgage creditor familiar with and in possession of the

books and records be required to appear in open Court and provide testimony to substantiate the

reasonableness and legal entitlement to the attorney fees being sought;

3. That all mortgage creditor attorneys seeking attorney fees in this matter appear

individually to provide testimony as to the reasonableness of their fees;

4. That this Honorable Court, after a hearing, determine whether the mortgage creditor

is entitled to attorney fees in the matter and whether the attorney fees being sought are reasonable

under the circumstances;

5. That in the event a response to this objection is not filed, the attorney fees set forth

in the Notice of Postpetition Mortgage Fees, Expenses, and Charges be deemed uncollectable

against the debtor and against the real property secured by the deed of trust currently held by the

mortgage creditor;

6. That your Trustee be granted such any and further relief to which he may be

entitled.

Respectfully submitted,

/s/ James Bergstrom

Attorney for Sylvia F. Brown Chapter 13 Trustee

200 Jefferson, Ste 1113

Memphis, TN 38103

Certificate of Service

The undersigned hereby certifies that on this 11th day of March 2020, copies of the documents identified below were mailed or hand-delivered to the parties listed.

DOCUMENTS SERVED:

Trustee's Objection to Attorney Fees filed by the office of Sylvia Ford Brown, Chapter 13 Trustee.

/s/ James Bergstrom On behalf of: Sylvia Ford Brown Chapter 13 Trustee 200 Jefferson, Ste. 1113 Memphis, TN 38103

PARTIES SERVED: Debtor Debtor's Atty Mortgage Creditor Mortgage Creditor's Attorney